

Information to identify the case:

Debtor 1	<u>Gregg E Warhurst</u>	Social Security number or ITIN	xxx-xx-9515
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Barbara A Warhurst</u>	Social Security number or ITIN	xxx-xx-5607
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-26491-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregg E Warhurst

Barbara A Warhurst

2/6/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New Jersey

In re:
Gregg E Warhurst
Barbara A Warhurst
Debtors

Case No. 14-26491-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db/jdb
cr
+Gregg E Warhurst, Barbara A Warhurst, 187 Linden Road, Wayne, NJ 07470-6269
+SN Servicing Corporation, FRIEDMAN VARTOLO, LLP, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631
514981187 Allied Interstate Llc, 3000 Corporate Road, Columbus, OH 43231
514981188 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
514981189 Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, Notchview Office Par, P.O. Box 2594, Clifton, NJ 07015-2594
514981190 Chilton Memorial Hospital, PO Box 34628, Newark, NJ 07189-4628
514981192 +Drew Tuckman, MD, 34 Maple Ave, Ste. 101, C/O Goldman & Warshaw, PC, Pine Brook, NJ 07058-9394
514981193 EMA - Wayne Emergency Medical Associates, P.O. Box 779, Livingston, NJ 07039-0779
514981195 +Executive Credit Management, Inc., 4 Waterloo Road, Stanhope, NJ 07874-2653
514981196 +Family Care, PO Box 988, c/o PennCredit, Harrisburg, PA 17108-0988
514981198 +First Trenton Indemnity Co., PO Box 3012, 3 Ethel Road, Ste 300, Edison, NJ 08817-2855
514981199 Garden State Venture, Suite 101, 200 Sheffield Street, Mountainside, NJ 07092-2315
515229937 +Garden State Ventures, LLC, c/o Jeremy Doppelt Realty Management, Suite 502, 408 Main Street, Boonton, NJ 07005-3701
514981200 +Herbert Maier, MD, 220 Hamburg Turnpike, Wayne, NJ 07470-2132
514981201 +J&J Pediatric LLC, PO Box 726, Iselin, NJ 08830-0726
514981203 +Jeremy Doppelt Realty Management, LLC, 408 Main Street, Ste. 202, Boonton, NJ 07005-1732
514981204 Laboratory Corp of America, PO Box 2240, Burlington, NC 27216-2240
514981205 Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055
514981207 Midland Funding, 7 Entin Road, C/O Pressler & Pressler, Parsippany, NJ 07054-5020
514981210 New Century Financial, 7 Entin Road, c/o Pressler & Pressler, Parsippany, NJ 07054-5020
515249751 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
517287460 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
514981211 +Pediatricare Associates, 901 Route 23 South, Pompton Plains, NJ 07444-1025
514981212 +Pegannock Animal Hospital, 591 Newark Pompton Tpke, Pompton Plains, NJ 07444-1731
514981216 Remex Revenue Management Excellence, 307 Wall Street, Princeton, NJ 08540-1515
514981217 +Robert Russo, DDS, 580 Alps Road, Wayne, NJ 07470-3902
514981218 +Ross Lesser, DMD, 601 Hamburg Tpke, Ste. 206, Wayne, NJ 07470-2049
514981219 +Select Anesthesia, C/O Michael Harrison, Esq., 3155 Route 10 East, Ste. 214, Denville, NJ 07834-3430
514981220 +Summit Collection Svcs, 50 N Franklin Tpke, Ho Ho Kus, NJ 07423-1562
514981221 +Thomas M. Connor, M.D., 101 Old Short Hills Road Suite 104, West Orange, NJ 07052-1080
514981224 +United Compucured Collections, 5715 Harrison Ave., Cincinnati, OH 45248-1601
514981225 +Zucker, Goldberg & Ackerman, LLP, 200 Sheffield Street, Suite 201, Mountainside, NJ 07092-2314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2020 01:10:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 07 2020 01:10:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
515010079 EDI: AIS.COM Feb 07 2020 05:18:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514981191 +EDI: CCS.COM Feb 07 2020 05:18:00 Credit Collections Srv., Po Box 9134, Needham, MA 02494-9134
514981194 +E-mail/Text: bknotice@ercbpo.com Feb 07 2020 01:10:37 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
514981197 +EDI: AMINFOFP.COM Feb 07 2020 05:18:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517137693 +E-mail/Text: bknotices@sns.com Feb 07 2020 01:11:28 Garden State Ventures, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305
517137694 +E-mail/Text: bknotices@sns.com Feb 07 2020 01:11:28 Garden State Ventures, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, Garden State Ventures, c/o SN Servicing Corp. 95501-0305
514981202 EDI: JEFFERSONCAP.COM Feb 07 2020 05:18:00 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
514981202 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 07 2020 01:10:52 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
515220420 EDI: JEFFERSONCAP.COM Feb 07 2020 05:18:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
515220420 E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 07 2020 01:10:52 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
515229658 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 07 2020 01:14:51 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 54

Date Rcvd: Feb 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514981206 +EDI: MID8.COM Feb 07 2020 05:18:00 Midland Funding, 8875 Aero Dr,
San Diego, CA 92123-2255
514981209 +E-mail/Text: bankruptcydepartment@tsico.com Feb 07 2020 01:11:21 Nco Fin /99,
Po Box 15636, Wilmington, DE 19850-5636
514981214 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC,
120 Corporate Boulevard, Norfolk, VA 23502
514981215 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541-1223
515213044 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Target,
POB 41067, Norfolk VA 23541
515012944 EDI: Q3G.COM Feb 07 2020 05:18:00 Quantum3 Group LLC as agent for,
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
514981222 +EDI: WTRNBANK.COM Feb 07 2020 05:18:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673
514981223 +E-mail/Text: bankruptcydepartment@tsico.com Feb 07 2020 01:11:21 Transworld Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308
517962157 +E-mail/Text: bknotices@sns.com Feb 07 2020 01:11:28
U.S. Bank Trust National Association as Trustee of, Bungalow Series III Trust,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
517962158 +E-mail/Text: bknotices@sns.com Feb 07 2020 01:11:28
U.S. Bank Trust National Association as Trustee of, Bungalow Series III Trust,
c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501,
U.S. Bank Trust National Association as 95501-0305

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Garden State Ventures LLC
514981208* Midland Funding, 7 Entin Road, c/o Pressler & Pressler, Parsippany, NJ 07054-5020
514981213 ##Pompton Plains Path, Pa, PO Box 510, Wayne, NJ 07474

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Garden State Ventures LLC bnicholas@kmlawgroup.com,
bkggroup@kmlawgroup.com
David L. Stevens on behalf of Joint Debtor Barbara A Warhurst dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com
David L. Stevens on behalf of Debtor Gregg E Warhurst dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com
John J. Scura, III on behalf of Debtor Gregg E Warhurst jscura@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com
John J. Scura, III on behalf of Joint Debtor Barbara A Warhurst jscura@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scur
a.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation
bankruptcy@friedmanvartolo.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 7